

**Information to identify the case:**

Debtor 1	Charles Pappas	Social Security number or ITIN xxx-xx-6483
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court District of <b>Maine</b>		Date case filed for chapter 13 April 3, 2018
Case number: <b>18-20179</b>		

**Official Form 309I**

**12/17**

**Notice of Chapter 13 Bankruptcy Case**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Charles Pappas	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	66 Medawisla Rd. Roxbury, ME 04275	
<b>4. Debtor's attorney</b> Name and address	Jeffrey P. White Esq. Jeffrey P. White and Associates, P.C. 243 Mount Auburn Ave. Suite B-1 Auburn, ME 04210	Contact phone (207) 689-2111  Email: <a href="mailto:jwhite@whitelawoffices.com">jwhite@whitelawoffices.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Andrew M. Dudley Standing Chapter 13 Trustee's Office P.O. Box 429 Brunswick, ME 04011	Contact phone (207) 725-1300  Email: <a href="mailto:jawill@chap13.com">jawill@chap13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	537 Congress Street Portland, ME 04101-3318	Hours open: Monday-Friday 8:30 am – 1:00 pm 1:30 pm – 4:30 pm  Contact phone (207)780-3482  Date: April 4, 2018

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 30, 2018 at 11:00 AM</b>	<b>Location:</b> U.S. Trustee's Office, 537 Congress Street, Suite 300, Portland, ME 04101
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
	<b>*** Valid photo identification required ***</b>	
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: June 29, 2018</b> <b>Filing deadline: June 12, 2018</b> <b>Governmental units have 180 days from the date of filing the case or the date of conversion to file proof of claim.</b>
	<b>Deadline to seek a determination of automatic dismissal for failure to file all information required by section 521(a)(1) is 75 days from the date of filing the case.</b>	
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. An automated proof of claim can be filed online at <a href="https://ecf.meb.uscourts.gov/cgi-bin/autoFilingClaims.pl">https://ecf.meb.uscourts.gov/cgi-bin/autoFilingClaims.pl</a> . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing and Confirmation of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Charles Pappas  
Debtor

Case No. 18-20179-maf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0100-2

User: admin  
Form ID: 309I

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db Charles Pappas, 66 Medawisla Rd., Roxbury, ME 04275  
smg +State of Maine, Bureau of Revenue Services, Compliance Division Bankruptcy Unit,  
P.O. Box 1060, Augusta, ME 04332-1060  
2137871 +Boscarino, Grasso & Twachtman, LLP, 628 Hebron Ave., Building 2, Suite 301,  
Glastonbury, CT 06033-5007  
2137875 +Donna Parris, c/o Connecticut Fair Housing, 221 Main St., Hartford, CT 06106-1864  
2137877 +Julie Webber, Trustee, Farmers Hill Trust, PO Box 211, Roxbury, ME 04275-0211  
2137878 +Michael J. Coolican, Bracewell and Giuliani, LLP, 225 Asylum St., Suite 2600,  
Hartford, CT 06103-1534  
2137879 +Robert and Jean Shafer, 1361 Leonard St NE, Grand Rapids, MI 49505-5512  
2137880 +Timothy Bennett-Smyth, The Connecticut Fair Housing Center, 221 Main St., 4th Floor,  
Hartford, CT 06106-1864

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jwhite@whitelawoffices.com Apr 04 2018 20:24:32 Jeffrey P. White, Esq.,  
Jeffrey P. White and Associates, P.C., 243 Mount Auburn Ave., Suite B-1,  
Auburn, ME 04210  
tr +E-mail/Text: jawill@chap13.com Apr 04 2018 20:24:48 Andrew M. Dudley,  
Standing Chapter 13 Trustee's Office, P.O. Box 429, Brunswick, ME 04011-0429  
ust +E-mail/Text: USTPREGION01.P0.ECF@USDOJ.GOV Apr 04 2018 20:24:46 Office of U.S. Trustee,  
537 Congress Street, Suite 300, Portland, ME 04101-3490  
2137870 +E-mail/Text: r.morales@avidiabank.com Apr 04 2018 20:24:40 Avidia Bank, 42 Main Street,  
Hudson, MA 01749-2183  
2137872 +EDI: CAPITALONE.COM Apr 05 2018 00:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
2137873 +EDI: MERRICKBANK.COM Apr 05 2018 00:28:00 Cardworks/CW Nexus, Attn: Bankruptcy,  
Po Box 9201, Old Bethpage, NY 11804-9001  
2137874 +EDI: RCSFNBMARIN.COM Apr 05 2018 00:28:00 Credit One Bank, Attn: Bankruptcy,  
Po Box 98873, Las Vegas, NV 89193-8873  
2137876 EDI: IRS.COM Apr 05 2018 00:28:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
2137909 +E-mail/Text: usame.ebn@usdoj.gov Apr 04 2018 20:24:45 Office of US Attorney,  
100 Middle Street, East Tower, 6th Floor, Portland, ME 04101-4100

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

NONE.

TOTAL: 0